



William Griffin <william@griffinloss.com>

09650871

4 messages

William Griffin <william@griffinloss.com>

To: elong@pnat.com, buchananrealtygroup@gmail.com

Fri, Dec 11, 2020 at 12:42 AM

Please see attached LOR, POL, and documentation supporting this demand for payment pursuant to TCA 56-7-105.

Cordially,

William Griffin
731-420-1402

Prosser & Associates, 2450 Hwy 45 Bypass, Trent...

2 attachments

LOR.pdf
2037K

Proof of Loss.pdf
1935K

William Griffin <william@griffinloss.com>

To: elong@pnat.com, buchananrealtygroup@gmail.com

Bcc: flintcox@bellsouth.net

Wed, Jan 6, 2021 at 8:40 AM

Mr Long,

We are in receipt of your coverage denial letter and another generic copy of the policy. Please be advised that this policy copy is not a "Certified" copy as was requested in my LOR and has not been provided to me as required. Also be advised that absolutely none of the other requests in my LOR have been provided or complied with either. I would really appreciate you providing this basic and required information to me in the very near future.

You further state, and in part, in your letter to my client that *"no additional information has been provided, and the claim remains denied. If you have any engineering opinions that contradict the opinions of Poe Engineering previously provided to you, please provide those and we will give them full consideration. However, given the fact that Mr. Poe's engineering opinions have not been contradicted by any competent engineering opinion, this claim must remain denied"*, which is certainly not true at all and could be construed as a false and misleading statement in an attempt to deny coverage. You were indeed provided a professional engineer report, which totally debunked Mr. Poe's erroneous and inaccurate "findings", which was submitted to you with the demand for payment on **December 11, 2020**, and is clearly evidenced in the original email sent to you below. There is no way possible that you received the POL and LOR, and not the engineer report -- as they are all attached to the same email. Mr. Poe himself admitted to me on site that he "did not have much experience with these types of roof systems", and I must tell you, it certainly shows in his so-called report. I think we can all agree that this is a non-complex claim that should have been resolved at the first adjuster meeting but has seemingly been wrought with several unnecessary delays like this, even though you have had everything you need since early December.

In light of the foregoing facts and circumstances, I respectfully implore you to reconsider your coverage position and apply proper coverage in this matter due to the obvious damages to the building, the erroneous findings by Poe Engineering, this area being inundated by the covered peril on the date of loss, and the fact that your denial letter is based entirely upon false information that you have provided to the insured.

Thank you in advance for your prompt and professional attention to this important matter going forward as I wait to hear from you.

Kindest Regards,

[Quoted text hidden]

3 attachments

LOR.pdf
2037K

Proof of Loss.pdf
1935K

HHGC Estimate Final.pdf
5948K

Long, Eric <elong@pnat.com>

To: William Griffin <william@griffinloss.com>, "buchananrealtygroup@gmail.com" <buchananrealtygroup@gmail.com>

Wed, Jan 6, 2021 at 1:05 PM

Mr. Griffin,

I appreciate your prompt response to my letter. I will try to address the points of your email in the order presented.

1. I provided a copy of the policy that was not certified in order to expedite the handling of the loss as obtaining a "Certified" copy would require a delay of a few weeks due to the COVID-19 mandates that are limiting employees in the office. If you still require a "Certified" copy, please let me know and I will be happy to order one be sent to you.
2. I have checked and re-checked my email and "spam" folder to attempt to locate any other correspondence you have sent regarding this loss. The only information we have received from you or the policyholder is your "Letter Of Representation & Co-Payment Notice and a Sworn Statement In Proof Of Loss signed on December 9, 2020 which were attached to your email of December 11, 2020. Contrary to your statement regarding the email you sent on December 11, 2020, no other documentation was attached. I have not received "a professional engineer report" from you, the policyholder, or your engineer. If you would so kind as to re-send your engineer's report so that we can address your concerns, I will process it as soon as I am able. Until such time, our position remains unchanged.

Thank you, and stay safe,

Eric Long

Property General Adjuster

Penn National Insurance Company
3200 Northline Avenue, Suite 300
Greensboro, NC 27408
336-202-6265 cell
elong@pnat.com

From: William Griffin <william@griffinloss.com>
Sent: Wednesday, January 06, 2021 9:40 AM
To: Long, Eric <elong@pnat.com>; buchananrealtygroup@gmail.com
Subject: Fwd: 09650871

**** This is an EXTERNAL email from william@griffinloss.com. DO NOT open attachments or click on links that are unexpected - ISU ****

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Cordially,

William Griffin
731-420-1402

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PERSONAL & CONFIDENTIAL. THE E-MAIL MESSAGE (INCLUDING ANY ATTACHMENTS) FROM THIS SENDER IS FOR THE SOLE USE OF THE INTENDED RECIPIENT(S) AND MAY CONTAIN CONFIDENTIAL AND PRIVILEGED INFORMATION. IF THE READER OF THIS MESSAGE IS NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION, UNAUTHORIZED REVIEW, USE OR DISCLOSURE OF THIS E-MAIL IS PROHIBITED.

IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US, BY CONTACTING POSTMASTER@PNAT.COM, RETURNING THE ORIGINAL MESSAGE TO THE SENDER AND DELETING ANY COPIES FROM YOUR SYSTEM. THANK YOU.

Scanned by the Clearswift SECURE Email Gateway.

William Griffin <william@griffinloss.com>
To: elong@pnat.com, buchananrealtygroup@gmail.com
Bcc: flintcox@bellsouth.net

Wed, Jan 6, 2021 at 7:08 PM

Mr. Long,

I just forwarded you the exact email that was sent with the LOR and POL on December 11, 2020 this morning. That email clearly shows the engineer report attached. Mr Buchanan was able to view and open it, and so was I.

It has been almost a month and I still don't have the certified copy either, so please provide that, along with the other requests, at your earliest convenience.

Thank you,

[Quoted text hidden]